

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT
OF TENNESSEE, SOUTHERN DIVISION**

In Re: §
§
§ Case Number 14-11870
DIANA GAIL SUTTON
Debtor
Chapter 13

DEBTOR'S ORIGINAL CHAPTER 13 PLAN
Dated: 5-1-2014

1. Payments and Term.

The Debtor will pay the Chapter 13 Trustee \$800.00 semi monthly for Sixty Months by wage order, supplemented when necessary by direct payments, and the following additional monies: N/A

2. Priority Claims (including administrative expenses).

(a) All administrative expenses under 11 U.S.C. §§ 503(b) & 1326 will be paid in full, including fees to the debtor's attorney in the amount of \$2800.00 less \$ 0.00 previously paid by the Debtor.
(b) Except as provided in paragraph 6 below, claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments, with tax claims paid as priority, secured, or unsecured in accordance the filed claim.

3. Secured Claims.

(a) *Cramdowns.* The holders of the following allowed secured claims retain the liens securing such claims and will be paid by the trustee the value of the security in the manner specified below. The portion of any allowed claim that exceeds the value indicated will be treated as an unsecured claim under paragraph 4(a) below.

Creditor	Collateral	Value	Monthly Payment	Interest Rate
CarMax Auto Finance	2010 Toyota Camry	Amount of Claim	\$300.00	7.25 %
Springleaf Financial	Debtor's residence	Amount of Claim	\$75.00	7.25%

(b) *Surrender.* The debtor will surrender the following collateral and the creditor will have an allowed deficiency claim which will be paid as unsecured under paragraph 4(a) below.

Creditor	Collateral to be Surrendered
None	

(c) *Long-Term Mortgages.* The holders of the following mortgage claims will retain their liens and will be paid monthly maintenance payments which will extend beyond the life of the plan. Any arrearage amount set forth below is an estimate; arrearage claims will be paid in full in the amount in the filed claim, absent an objection. Increases in the monthly maintenance payments during the life of the plan will be paid by the indicated payer.

Creditor	Estimated Arrearage	Arrearage Monthly Payment	Maintenance Payment	Payment by:
Specialized Loan Servicing	\$6000.00	\$115.00	\$1022.00	Trustee

(d) *De Novo Review.* Notwithstanding any provision of this plan, the secured status and classification of any purported secured claim are subject to *de novo* review on the request of any party in interest made within 90 days following the filing of the claim or the expiration of the deadline for filing proofs of claim, whichever comes later.

4. Unsecured Claims.

(a) *Nonpriority.* Except as provided in subparagraph (b) and in paragraph 6 below, allowed nonpriority unsecured claims will be paid: 15 %.
(b) *Post-petition.* Claims allowed under 11 U.S.C. § 1305 will be paid in full.

5. Executory Contracts and Unexpired Leases. Except the following which are assumed, all executory contracts and unexpired leases are rejected, with any claim arising from the rejection to be paid as unsecured as provided in paragraph 4(a) above:

Other Party to Contract

Property Description

Treatment by Debtor

None

6. Special Provisions. (such as cosigned debts, debts paid by third party, student loans, special priority debts)

None

/s/Barbara Sims Arthur

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